



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Secured Creditor

The Bank of New York Mellon as Trustee for the

MASTR Alternative Loan Trust 2003-5 Mortgage

Pass-through Certificates, Series 2003-5

In Re:

Kim Soojae,

Debtor.

Order Filed on August 31, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 22-15168 RG
Adv. No.:
Hearing Date: 9/07/2022 @ 8:30 a.m.

Judge: Rosemary Gambardella

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: August 31, 2022

A handwritten signature in black ink, appearing to read "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Page 2

Debtor:

Soojae Kim

Case No.:

22-15168 RG

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon as Trustee for the MASTR Alternative Loan Trust 2003-5 Mortgage Pass-through Certificates, Series 2003-5, holder of a mortgage on real property located at 41 Bullens Avenue, Wayne, NJ, 07470, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Kevin C. Fayette, Esquire, attorney for Debtor, Soojae Kim, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to refinance the property by December 31, 2022; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage while the refinance is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that any payoff amount of Secured Creditor's claim is to be calculated under applicable state law, and per the terms of the note and mortgage; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the refinance is unsuccessful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** the Secured Creditor does not waive its rights to the arrears or full payoff amount; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:

Soojae Kim

Debtor

Case No. 22-15168-RG

Chapter 13

District/off: 0312-2

User: admin

Page 1 of 1

Date Rcvd: Sep 01, 2022

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2022:

Recip ID	Recipient Name and Address
db	+ Soojae Kim, 55 Tanager Court, Wayne, NJ 07470-8435

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2022 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon

on behalf of Creditor The Bank of New York Mellon as Trustee for the MASTR Alternative Loan Trust 2003-5 Mortgage Pass-through Certificates Series 2003-5 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Kevin C. Fayette

on behalf of Debtor Soojae Kim kfayette@kevinfayette.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4